



U.S. Treasury checks are printed on watermarked paper. The watermark reads "U.S. TREASURY" from both the front and the back of the check and can be seen only by holding the check up to the light. The watermark is light and cannot be reproduced by a copier. All U.S. Treasury checks have the watermark and any check not having the watermark should be suspected as being counterfeit or copied.

Security Features



If you need further information about these security features, please contact the **FINANCIAL MANAGEMENT SERVICE, QUESTIONED DOCUMENTS BRANCH** at **(202) 874-7640**. We are available to conduct check fraud seminars at banking conferences. In addition, you may contact the Federal Reserve Bank of Richmond to verify limited check issue information by telephone. Please contact **THE FEDERAL RESERVE BANK OF RICHMOND** at **(804) 697-2605**. We appreciate the opportunity to provide this information to you and hope that it assists your financial institution.



A protective ultraviolet pattern, invisible to the naked eye, consisting of four lines of "FMS" bracketed by the FMS seal on the left and the United States seal (eagle) on the right. This pattern can usually be found under the payee information and amount area. The FMS pattern and seals can be detected under a black light. If the amount box is shaved or altered in any way, a space will be created in the ultraviolet area. When exposed to black light, the ink used in the pattern and the seal will glow. This fluorescent quality cannot be photocopied.

United States Savings Bonds

9

Pay to

The Treasury seal, located to the right of the Statue of Liberty contains security ink that will run and turn red when moisture is applied to the black ink of the seal. This feature is only available on newly issued check stock.

WARNING - DO NOT CASH CHECK WITHOUT
NOTING U.S. TREASURY U.S. TREASURY U.S. TREASURY U.S. TREASURY
HOLD TO LIGHT TO VERIFY WATERMARK
 Forgery of endorsements on Treasury Checks is a Federal crime. Maximum penalty is a \$10,000 fine and ten years imprisonment. (8-97)

Microprinted words are printed so small that they appear as a line to the naked eye. When magnified, the microprinted words become visible. Microprinting cannot be duplicated by a copier and will show up as a solid line if a copying attempt is made. The endorsement line on the reverse of the U.S. Treasury check is actually a line of microprint that, when magnified, spells out **—USAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSA.**

The microprinted endorsement line on counterfeit checks is usually a solid line or a series of dots. Counterfeiters normally do not use printing technology capable of micro printing.